

January 20, 2006
PUBLIC NOTICE # 2006-03

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

###

(see attached list)

**California Department of Insurance
Public Notice Filing/Errata Report
January 13, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-10171	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RATE	DWELLING FIRE	-10.6
05-10493	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MEDICAL MALPRACTICE	RATE	PROF LIAB-HEALTHCARE AGENCY	9.9
05-8537	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	CONTRACTUAL LIABILITY	0
06-215	0111	LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-218	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
06-219	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
06-220	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EPLI	107
06-221	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-222	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-223	0000	BANCINSURE, INC.	COMMERCIAL	MULTI-PERIL	RATE	CPP - COMMERCIAL PACKAGE	-3.35
06-224	0350	COREGIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	M&C, OL&T, PROD. LIAB.	
06-225	0350	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	M&C, OL&T, PROD. LIAB.	
06-227	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
06-229	2638	NCMIC INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF. LIAB. - COLLEGE	
06-230	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS	
06-241	0400	UNIGARD INDEMNITY COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	BOTH RATE AND FORM	NONE	-5.9
06-242	0400	UNIGARD INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	BOTH RATE AND FORM	NONE	-5.9
06-246	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0

* If no % rate change is indicated, the amount has not yet been determined:

PN#: 2006-02

Page 1 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
January 13, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-247	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	MARKET SEGMENTS-AUTO SERVICE RISKS	0
06-248	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-249	0400	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-250	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
06-252	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
06-253	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210	
06-254	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
06-256	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210	
06-257	0400	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-258	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210	
06-259	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210	
06-261	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-263	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-265	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-266	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-267	0400	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
06-268	0400	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
06-269	0816	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SELECT	

* If no % rate change is indicated, the amount has not yet been determined:

PN#: 2006-02

Page 2 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
January 13, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-270	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. ERRORS & OMISSIONS	0
06-278	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
06-279	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-280	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-281	0350	EMPLOYERS REINSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	M & C, OWNERS, LANDLORDS & TENANTS	0
06-282	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	5.6
06-283	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-PRINTERS E & O	
06-284	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-PRINTERS E & O	
06-285	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-286	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-PRINTERS E & O	
06-287	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-PRINTERS E & O	
06-288	0626	ACE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	WATERCRAFT	
06-289	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-291	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-D&O LIAB - PRIMARY	
06-293	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP-RETAIL GROCERS	0
06-294	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	MOVING & STORAGE	0
06-295	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. D&O LIABILITY - EXCESS	
06-296	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

* If no % rate change is indicated, the amount has not yet been determined:

PN#: 2006-02

Page 3 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
January 13, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-298	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
06-299	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
06-300	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
06-301	0201	UTICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
06-302	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS AND OMISSION	
06-303	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS AND OMISSION	
06-304	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS AND OMISSION	
06-305	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS AND OMISSION	
06-306	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS AND OMISSION	
06-307	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS AND OMISSION	
06-308	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
06-309	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-310	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-311	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-312	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-313	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS HO3	0
06-314	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	0
06-315	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	0

* If no % rate change is indicated, the amount has not yet been determined:

PN#: 2006-02

Page 4 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
January 13, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-316	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	0
06-317	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-318	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	0
06-319	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	0
06-320	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMM GENERAL LIAB, RECREATING & LEISURE INDUSTRY	0
06-321	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMM GENERAL LIAB, RECREATING & LEISURE INDUSTRY	0
06-322	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMM GENERAL LIAB, RECREATING & LEISURE INDUSTRY	0
06-323	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMM GENERAL LIAB, RECREATING & LEISURE INDUSTRY	0
06-324	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMM GENERAL LIAB, RECREATING & LEISURE INDUSTRY	0
06-325	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS-EDUCATORS LEGAL LIAB	10
06-326	0070	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS HO3.	0
06-330	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
06-331	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-332	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ERPL	0
06-333	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ERPL	0
06-334	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-335	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-336	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

* If no % rate change is indicated, the amount has not yet been determined:

PN#: 2006-02

Page 5 of 6

**California Department of Insurance
Public Notice Filing/Errata Report
January 13, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-338	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-339	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
06-341	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPORTS & ENTERTAINMENT	
06-342	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS FIRST D&O LIABILITY	
06-344	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	CREDIT UNION BOND	0
06-345	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
06-346	0922	INSURANCE COMPANY OF THE WEST	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR CLUB	
06-349	0922	INSURANCE COMPANY OF THE WEST	PERSONAL	AUTO PHYSICAL DAMAGE	BOTH RATE AND FORM	HIGH VALUED CAR	-7.1
06-350	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	KIDNAP AND RANSOM/EXTORTION	0
06-351	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	KIDNAP AND RANSOM/EXTORTION	0
06-352	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	28.6
06-353	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	28.6
06-354	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE.	5.9
06-355	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-1.9
06-356	0802	EAGLE WEST INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-1.9
06-357	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-1.9
	106	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATION MANUALS					

* If no % rate change is indicated, the amount has not yet been determined:

PN#: 2006-02

Page 6 of 6

**California Department of Insurance
Public Notice Filing Errata Report
January 20, 2006**

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Add	05-10658	11/25/2005	Insurance Service Office, Inc.	Commercial Earthquake	Manual		

*If no % overall rate change is indicated, the amount has not yet been determined.

PN#: 2006-3